

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Waldo Alfaro

Rositsa Manolcheva

Debtor(s)

Case No. 20-13619-elf

Chapter 13

District/off: 0313-2

User: Adminstra

Page 1 of 3

Date Rcvd: Nov 02, 2020

Form ID: 309I

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	Waldo Alfaro, Rositsa Manolcheva, 675 Eagle Rd., Newtown, PA 18940-2911
14538448	Berkheimer Tax Adminstator, PO Box 25144, Lehigh Valley, PA 18002-5144
14538449	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14538455	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14538457	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14538458	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14538459	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mcculloughisenberg@gmail.com	Nov 03 2020 02:54:00	CAROL B. MCCULLOUGH, McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
tr	+ Email/Text: bncnotice@phl3trustee.com	Nov 03 2020 02:55:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Nov 03 2020 02:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Nov 03 2020 02:54:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 03 2020 02:54:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14538450	+ EDI: IRS.COM	Nov 03 2020 04:03:00	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14548719	EDI: JEFFERSONCAP.COM	Nov 03 2020 04:03:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14538451	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538452	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14538453	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14553772	+ Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 03 2020 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14555209	EDI: Q3G.COM		

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14538456 Email/Text: jennifer.chacon@spservicing.com

Nov 03 2020 04:03:00 Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788

14547706 Email/Text: jennifer.chacon@spservicing.com

Nov 03 2020 02:55:00 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

Nov 03 2020 02:55:00 U.S. Bank National Association, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14538447		20-13619
14555973		20-13619
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14555974	*	Berkheimer Tax Adminstator, PO Box 25144, Lehigh Valley, PA 18002-5144
14555975	*	Best Line Leasing, Inc., c/o Christopher Mahoney, Esquire, 2 N State St, Newtown, PA 18940-2027
14555977	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 9052, Andover, MA 01810-9052
14555976	*+	Internal Revenue Service, 600 Arch St, Philadelphia, PA 19106-1695
14555978	*	Pa Department of Revenu, PO Box 280946, Harrisburg, PA 17128-0946
14555979	*	Pa Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14555980	*	Pa Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14538454	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555981	*+	Pa Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
14555982	*	Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
14555983	*	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14555984	*	Site Works Consultants, Inc., 6 Village Row Logan Sq, New Hope, PA 18938
14555985	*	Tadeusz Dlugi and Marta Kazirod, c/o Natalia Teper, Esquire, 112 W Franklin Ave, Pennington, NJ 08534
14555986	*	William C. McWilliams, 2419 S Opal St, Philadelphia, PA 19145-4215

TOTAL: 2 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2020 at the address(es) listed below:

Name	Email Address
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CAROL B. MCCULLOUGH

on behalf of Debtor Waldo Alfaro mcculloughheisenberg@gmail.com cbmccullough64@gmail.com

CAROL B. MCCULLOUGH

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on behalf of Joint Debtor Rositsa Manolcheva mcculloughheisenberg@gmail.com cbmccullough64@gmail.com

CHRISTOPHER S. MAHONEY

on behalf of Creditor Best Line Leasing Inc. d/b/a Best Line Equipment cmahoney@stuckertyates.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Asset Backed Securities Trust 2005-HE1, Mortgage Pass-Through Certificates, Series 2005-HE1 bkgroup@kmllawgroup.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1: Waldo Alfaro First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-7127 EIN: _____
Debtor 2: Rositsa Manolcheva (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-1597 EIN: _____
United States Bankruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 9/8/20
Case number: 20-13619-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Waldo Alfaro	Rositsa Manolcheva
2. All other names used in the last 8 years	dba All Decorative Concrete, LLC, dba Smart Remodeling Solutions, LLC	aka Rositsa Alfaro, dba All Decorative Concrete, LLC
3. Address	675 Eagle Rd. Newtown, PA 18940-2911	675 Eagle Rd. Newtown, PA 18940-2911
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 11/2/20

For more information, see page 2

7. Meeting of creditors	December 2, 2020 at 09:00 AM	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 2/1/21 Filing deadline: 11/17/20 Filing deadline: 3/8/21
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	